

## Open Enrollment



### In a Nutshell

#### Dates

**Oct 31—Nov 13, 2014**

#### Where to enroll

[www.mn.gov/mmb/segip](http://www.mn.gov/mmb/segip)

#### What's open

Health insurance

Long term disability

Child life insurance

Managers Income  
Protection Program

Flexible spending accounts:  
Medical/Dental (MDEA)  
Dependent Care (DCEA)  
Transit (TEA)

#### Where to get information

[www.mn.gov/mmb/segip](http://www.mn.gov/mmb/segip)

From your HR Rep

Open Enrollment  
Service Center

Monday – Friday  
8 a.m. to 4 p.m.

Oct. 13 – Dec. 12, 2014

651-355-0100

1-800-664-3597

Fax  
651-296-5445

#### Disclaimer

This newsletter is for informational purposes only and is not a plan document nor is it legal, medical or retirement advice. Consult a qualified professional before making decisions

## Open Enrollment 2014 – the basics and the tools

### The basics:

Visit Employee Self Service between **October 31 and November 13, 2014** to complete your Open Enrollment elections.

You may make changes to your health coverage, long-term disability and manager's IPP, child life insurance, and flexible spending accounts.

You may add or remove eligible dependents to your health coverage. You will be required to verify the eligibility of the newly added dependents. Coverage is not approved until verification is completed.

The Minnesota Advantage Plan premium will not

increase. However, the full employer contribution for **single coverage has changed to 95%**, as agreed to in labor contracts and plans. The single premium will be \$26.26 per month (\$13.13 semi-monthly). Family coverage will be \$179.18 per month (\$89.59/semi-monthly) with the single contribution added.

Dental insurance is not open. The single premium contribution for eligible full-time employees remains \$5 per month while family premiums will increase less than 2%.

**You must re-enroll in the flexible spending accounts each year.** If you wish to participate in 2015 you must enroll during this

Open Enrollment period.

StayWell is our Personal Health Assessment (PHA) and Wellness vendor. During Open Enrollment visit <https://SEGIP.StayWell.com> to take your health assessment and agree to accept a health call to earn the \$5 reduction in office visit co-pays for plan year 2015. Then try the suggested wellness program or activity.

**Most benefit elections are effective January 1, 2015.** Your 2015 elections will remain in effect the entire calendar year, unless you separate employment or experience a qualifying life event that allows you to make changes. See: [www.mn.gov/mmb/segip](http://www.mn.gov/mmb/segip).

### The tools:

There are a variety of tools to help make your Open Enrollment a success.

**Employee Self Service** is where you make your 2015 Open Enrollment changes and view your current benefit set: [www.state.mn.us/employee](http://www.state.mn.us/employee). Log on using your employee ID (on this address label).

**The SEGIP sub site, reached from MMB's website,** holds everything needed to complete your Open Enrollment. Visit [www.mn.gov/mmb/segip](http://www.mn.gov/mmb/segip) and click on the "Open Enrollment" tab for:



Links to plan administrators let you learn more about them and the services they provide.

Clinic directory lists all Primary Care Clinics (PCC) available through Advantage, their cost levels and plan administrators. The lowest out-of-pocket costs are in Cost Levels 1 and 2.

Dependent Eligibility Chart identifies eligible dependent types and the documents to verify eligibility.

Employee Open Enrollment meetings are held at a variety of times and locations.

Retiree Open Enrollment meetings are held at a variety of times and locations.

**MN HealthScores** provides objective information about the quality and value of clinics in the network: [www.mnhealthscores.org](http://www.mnhealthscores.org).

**StayWell's confidential personal health assessment (PHA)** is a tool that helps you measure your wellbeing and support your goals to live a happy life. Complete the PHA at: <https://SEGIP.StayWell.com>.



## Steps to your Open Enrollment

All of the enrollment information and links you will need are at [www.mn.gov/mmb/segip](http://www.mn.gov/mmb/segip), click on Open Enrollment

### Gather and review information

Review your current benefits at Employee Self Service: [www.state.mn.us/employee](http://www.state.mn.us/employee) (you will need your employee ID# and password to login; your ID number is on the address label of this newsletter).

Review your health clinic choice at: [www.mn.gov/mmb/segip](http://www.mn.gov/mmb/segip)

- Check your health clinic's cost level, it may change each year
- Check your health clinic's quality rating at [www.mnhealthscores.org](http://www.mnhealthscores.org) to ensure you are receiving quality health care

### Enroll

Make your elections in Employee Self Service at: [www.state.mn.us/employee](http://www.state.mn.us/employee) (you will need your employee ID# and password to login; your ID number is on the address label of this newsletter)

- Click on "State of MN Self Service"
- Under Benefits, click on "Benefits Enrollment" (you may be asked to confirm your home address)
- Click on "Select" in the Open Enrollment row
  - Your selections are listed, click on "Edit" to make a change to an election

*Reminder: You must enroll in a flexible spending account every year to participate*

- Under each selection you may change your coverage, enroll or drop a dependent. Where appropriate you may select a plan administrator and clinic
- Review your dependents to ensure they are eligible under plan rules
- When you have made all of your elections:
  - Click on "Continue"
- Complete your enrollment by clicking on "Accept"
  - Print a copy of your confirmation statement by clicking "Print Confirmation"

*Reminder: You must click on "Accept" by 11:59 p.m. on November 13, 2014 or your elections will not be made*

### Complete the Health Assessment

Access the Assessment at: <https://SEGIP.StayWell.com>

- Complete the assessment and agree to a follow-up call to receive \$5 off office visit copays for you and your covered dependents in 2015
- Try a Wellness program or activity

### Complete the Health Assessment

Membership cards may be sent to your home:

- BCBS and HealthPartners will mail members a new card. PreferredOne and Navitus will send a new card only if a change is made. Delta Dental will not send a new card. HealthPartners Dental will mail a new card.
- **Dependents are not enrolled until verified—you may receive a card but it is not a guarantee of participation.**

Look for verification notification at your home address if you enrolled a dependent:

- **Dependents must be verified before their enrollment is complete.**

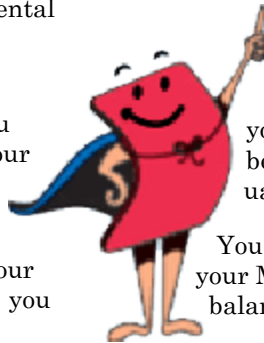
**All elections are final as of 11:59 p.m. November 13, 2014.**

## MDEA – Now you can carryover up to \$500

You can cancel that shopping trip to spend down your Medical/Dental Expense Account (MDEA).

Your MDEA now features a \$500 carryover. It allows you to carryover up to \$500 of your unspent dollars from one year to the next.

To be eligible to carryover your unspent 2014 funds to 2015, you must be participating in the



MDEA plan as of December 31, 2014 either through post or pre-tax contributions. If eligible, your unspent dollars will automatically carryover to your 2015 MDEA and you will be able to access them on January 1, 2015.

You can elect up to \$2,500 for your MDEA and still carryover a balance of up to \$500.

Your carryover amount can be used for eligible 2014 expenses by submitting a receipt by February 28, 2015. The carryover can be used for 2015 expenses anytime during that year.

You can access your 2015 MDEA funds through your Benny card beginning January 1, 2015.

Now you can use that time planned for shopping on something else!

## Know your options – Long Term Disability

What is that duck on T.V quacking about?! Income replacement! The state offers disability income replacement through The Hartford, with the assistance of Ochs Agency. Both Short Term and Long Term disability policies are offered to state employees as optional benefits.

During Open Enrollment, Long Term Disability (LTD) is available for enrollment or increases to current coverage. You may elect up to nearly 60% of your monthly income (to a maximum of \$7,000). The LTD benefit would replace your income

once you've been unable to work for 6 months or more.

The LTD benefit has a pre-existing condition exclusion. The coverage, or the increase in the coverage amount, must be in place for two years before it will replace income for disabilities related to a medical condition in existence one year prior to electing the insurance.

The LTD benefit does not allow you to make more on a disability than you would by working. If you have other sources of income, such as Social Se-

curity Disability or a Disability Pension, you may experience a reduction of the LTD benefit you've purchased.

Remember, there is a guaranteed minimum benefit which is the greater of \$300 per month or 15% of your purchased benefit.

If you have questions about Long-Term Disability, stop by an Open Enrollment Employee Meeting and speak with the representatives from Ochs Agency.

## Wellness – Small steps, big difference

Sometimes a small change, like getting an extra hour of sleep, can make a big difference. Food affects mood; activity increases energy. Every step you take to change your attitude, routine or habits can set happiness in motion. That's why SEGIP offers you a wellness path to learn your health score and get targeted, practical advice. It's simple and it pays:

### STEP 1: Learn your health

**score:** Complete a health assessment during Open Enrollment.

### STEP 2: Answer YES to the last question on the health assessment:

"Would you like to be contacted by a StayWell health professional?"

**It pays:** \$5 off office visit copays for you and your covered dependents in 2015.

**Start at:** <https://SEGIP.StayWell.com>

**Sign up:** October 31—Nov 13, 2014.

If you haven't signed into the StayWell portal since last year, you will be prompted to update your password upon sign in.

Try out StayWell's improved wellness portal. You'll find videos, quizzes, online classrooms and programs, and a complete health center. You can also try one of the many support programs or activities offered by SEGIP to balance your body and mind.



TIDBIT

### SEGIP's pumping up positive energy

Energy is in the air and wellness is on the rise at the State.

In 2014, SEGIP ramped up efforts to create a culture of health. Employees had access to new opportunities: lunch and learns, drop-by booths, and nutrition and stress challenges.

New for 2015, is an on-site wellness program coordinator, Holly Glaubitz, to add new energy and to continue making the State a healthier place for employees.

With new initiatives underway, 2015 is promising to be the best year yet for employees to thrive, energize and refocus. Watch for more opportunities!

## STATE EMPLOYEE GROUP INSURANCE PROGRAM

Minnesota Management & Budget/SEGIP  
400 Centennial Building  
658 Cedar Street  
St. Paul MN 55155

Phone: 651-355-0100 or  
800-664-3597 (October 13 - December 12, 2014)  
Fax: 651-296-5445  
E-mail: [segip.mmb@state.mn.us](mailto:segip.mmb@state.mn.us)



***Open Enrollment***  
***October 31-November 13, 2014***

**We're on the Web at:**  
**[www.mn.gov/mmb/](http://www.mn.gov/mmb/)**

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TWIN CITIES MN  
PERMIT NO. 171

**Insurance Benefits OPEN ENROLLMENT is October 31 – November 13, 2014.**

**This is your only notification.**

**All Open Enrollment materials are at [www.mn.gov/mmb/segip](http://www.mn.gov/mmb/segip)**

### Creditable Coverage

People who enroll in Medicare Part D after age 65 may find themselves paying higher premiums than those who enrolled at age 65. To avoid higher premiums you must be able to prove that you had continuous creditable drug coverage since age 65. The MN Advantage Health Plan offers creditable coverage. Creditable coverage means that the amount the Advantage Plan expects to pay for prescription drugs is as much as, or more than, what the standard Medicare prescription drug coverage will pay. The Advantage Plan's notice, or proof, of creditable coverage, is available to you on the SEGIP website shown above.

### Advantage Health Plan – 5% for single in 2015

For some time, the state as the employer has contributed 100% of the employee-only premium of the Minnesota Advantage Health Plan. During the collective bargaining process in 2013, the unions and the state agreed that, beginning with the 2015 plan year, the State will contribute an amount equal to ninety-five percent of the employee-only premium for health coverage.

This means that for full-time coverage during 2015, employees will make a 5 percent contribution to the employee-only premium, by contributing \$26.26 per month for health coverage.

For dependent health coverage, the

employer will continue to contribute 85% of the dependent premium. Family coverage will be \$179.18 per month with the single contribution added.

**TIDBIT**

#### Flexible Spending Accounts (FSA)

You **MUST** enroll in a FSA during each and every Open Enrollment—even if you continue the same dollar amount. MDEA can carryover up to \$500. DCEA balances do not carryover from year to year. You can only enroll outside of Open Enrollment upon hire or if you experience a qualified life event (such as the birth of a child).

**FIND MORE INFORMATION AT: [WWW.MMB.STATE.MN.US](http://WWW.MMB.STATE.MN.US)**